

LIBERTY BANCSHARES, INC.

	Disbursement Date 12/04/2009	RSSD (Holding Company) 3716151	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev	
Assets	\$380	\$421	11.0%	
Loans	\$285	\$303	6.0%	
Construction & development	\$58	\$68	17.2%	
Closed-end 1-4 family residential	\$56	\$63	12.7%	
Home equity	\$11	\$9	-21.1%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	16.1%	
Commercial & Industrial	\$61	\$59	-3.4%	
Commercial real estate	\$87	\$95	8.8%	
Unused commitments	\$83	\$101	21.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$31	\$34	11.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$12	20.9%	
Cash & balances due	\$31	\$49	57.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$332	\$372	12.0%	
Deposits	\$330	\$370	12.0%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$47	\$49	4.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.1%	9.7%	--	
Tier 1 risk based capital ratio	12.1%	11.7%	--	
Total risk based capital ratio	13.3%	12.9%	--	
Return on equity ¹	5.7%	7.1%	--	
Return on assets ¹	0.7%	0.8%	--	
Net interest margin ¹	4.1%	4.0%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	152.9%	355.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.3%	-0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.6%	1.0%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	3.4%	0.8%	0.4%	0.1%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.8%	0.4%	0.1%	0.0%